



The Directors
Aviva plc
St Helen's
1 Undershaft
London
EC3P 3DQ

J.P. Morgan Limited
25 Bank Street
London
E14 5JP

Morgan Stanley & Co. International plc
25 Cabot Square
London
E14 4QA

19 January 2015

Dear Sirs

Aviva plc (the "Company")

We hereby consent to the inclusion in the circular dated 19 January 2015 and published by the Company (the "**Circular**"), of our report on the unaudited pro forma financial information as set out in Section C of Part 4 ("*Unaudited pro forma financial information of the Enlarged Aviva Group*"), in the form and context in which it appears.

Our consent is required by item 13.4.1R(6) of the Listing Rules issued by the Financial Conduct Authority and is given for the purpose of complying with that provision and for no other purpose.

Yours faithfully

PricewaterhouseCoopers LLP

PricewaterhouseCoopers LLP
Chartered Accountants

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